

DELOITTE & TOUCHE LLP
 235 & NEHEMIAH DEPARTMENT
 PHONE: 918/461-4718 ~ FAX: 918/477-6411

FACSIMILE TRANSMITTAL SHEET

TO:	FROM:
Carl	Sha Terrell, Loan Analyst
DEPT:	DATE:
Congressman English	8/7/2003
PHONE:	TOTAL NO. OF PAGES INCLUDING COVER:
814/838 8653	4
FAX NUMBER:	SENDER'S REFERENCE NUMBER:
RECEIVED BY:	PHONE #:
William Fry	442-0903364

☐ PRESENT ☐ FOR REVIEW ☐ PLEASE COMMENT ☐ PLEASE REPLY ☐ PLEASE RECYCLE

NOTE: COMMENTS

Please see the following. These are the only screen prints that I have access to. Please contact Herman Wright at the Tulsa Hud office for further information. I believe he has access to more HUD screens than I do. His direct number is 918/581-7168 x 3019. You may have to dial "0" to have him paged.

Thank you!

EXHIBIT
 1

DATE 08/07/03 S.F.I.S. GENERAL CASE DATA FUNCTION E 01
 TIME 18:03:58 NEXT CASE NO 442-0903364
 FHA CASE NUMBER: 442-0903364 BILLING TYPE: 1 REFI INDICATOR:
 SECTION OF ACT: 0266 BILLING STATUS: B FUND CODE: SPECIAL
 CASE STATUS: A ACTIVE AMORTIZATION PLAN: SHR ELIG: (SEE M01)
 HOLDER: 38002 SERVER: 08411 GRAD MTG TYPE: 0
 SSN: SSN-TIN: S CO-INSURANCE:
 MORTGAGOR: PROPERTY ADDRESS:
 FRY WILLIAM L & MARY A 1113 GARLOCH DR
 ORIG AMT INSURED: \$ 55,000 ERIE PA 16505
 UNPAID PRINC BAL: \$ 41,041.87 APPRAISAL AMOUNT: \$ 62,000
 MONTHLY PAYMT P-I: \$ 717.48 ALLOW CLOSING COST: \$ 0
 PERIODIC MIP ----- RATES---
 CURRENT: \$ 24.95 INTEREST: 15.500 PREMIUM: .0070
 PREVIOUS: \$ 26.01 TERMS---
 REASON CHANGE : MIP LOAN(MONTHS): 360 BILLING(YRS): 30
 DATE CHANGE : 08/99 FINAL BILL DATE: 08/12
 PREMIUM -- DATES (MM/YY)---
 MONTHLY EARNED: \$ 0.00 BEL AMORT: 09/82 MATURITY: 09/12
 TOTAL PREPAID: \$ 0.00 TRANSF/TERM: 03/97 LAST BILL: 07/03
 BILL TYPE CATEGORY: CLOSING DTE:
 LOAN-VALUE RATIO: 88.70 LAST UPDATE: 04/28/01
 ENTER=PROCESS F1=HELP F2=SIGN OFF F3=CHANGE CLEAR=MENU

DATE 08/07/03 S.F.I.S DISPLAY INSTITUTION DATA FUNCTION H 01
TIME 18:07:42 NEXT CASE NO 442-0903364

MORTGAGEE NUMBER BRANCH OFFICE ID:

HOME OFC ID: 0000 STATUS CODE T MTGEE TYPE 3 INST TYPE 80

INSTITUTION NAME FIRST INVESTMENT COMPANY

MAILING ADDRESS

STREET 1885 NORTHWEST BOULEVARD

CITY COLUMBUS

STATE OH

ZIP CODE 43212

PHONE NUMBER 614 / 239 - 4600

ENTER=PROCESS F1=HELP F2=SIGN OFF F3=CHANGE CLEAR=MENU

DATE 08/07/03 S.F.I.S. DISPLAY INSTITUTION DATA FUNCTION H 01
TIME 18:09:03 NEXT CASE NO

MORTGAGEE NUMBER 0001 BRANCH OFFICE ID:

HOME OFC ID: 0000 STATUS CODE A MTGEE TYPE 3 INST TYPE 00

INSTITUTION NAME ALLIANCE MORTGAGE CO

MAILING ADDRESS

STREET 8100 NATIONS WAY

CITY JACKSONVILLE

STATE FL

ZIP CODE 32256

PHONE NUMBER 904 / 281 - 6000

ENTER=PROCESS F1=HELP F2=SIGN OFF F3=CHANGE CLEAR=MENU

DATE 08/07/03 S.F.I.S. SERVICER MTGEE HISTORY FUNCTION E 03
TIME 18:06:42 NEXT CASE NO 442-0983364

FHA CASE NUMBER: 442-0983364 MORTGAGOR NAME: FRY WILLIAM L & MARY F
SECTION OF ACT: 0266 CURRENT SERVICER: 08411
STATUS CODE: ACTIVE ORIGINAL MORTGAGE AMOUNT: \$55,000

OLD MTGEE	NEW MTGEE	DATE	TYPE	* OLD MTGEE	NEW MTGEE	DATE	TYPE
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33082	08411	07/03/01	MERGER				
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ENTER=PROCESS F1=HELP F2=SIGN OFF F3=CHANGE CLEAR=MENU

PHIL ENGLISH
3RD DISTRICT, PENNSYLVANIA
WAYS AND MEANS COMMITTEE
SUBCOMMITTEE
HUMAN RESOURCES
HEALTH
TRADE
JOINT ECONOMIC COMMITTEE
CHAIRMAN
CONGRESSIONAL STEEL CAUCUS
CONGRESSIONAL REAL ESTATE CAUCUS



Congress of the United States
House of Representatives
Washington, DC 20515-3803

PLEASE REPLY TO:
☐ 1410 LONGWORTH HOUSE OFFICE BUILDING
WASHINGTON, DC 20515-3803
(202) 225-5406
☒ 208 EAST BAYFRONT PARKWAY, SUITE 102
ERIE, PA 16507-2405
(814) 455-2038
☐ 800 NORTH HEMLOCK ROAD, SUITE 8
HARRISBURG, PA 17148-3243
(724) 342-6132
☐ 312 CHRISTY STREET, SUITE 114
MEADVILLE, PA 16335-3208
(814) 724-8414
☐ 101 EAST DIAMOND STREET, SUITE 211
BUTLER, PA 16001-5944
(724) 265-7005
☐ 325 PENNSYLVANIA AVENUE, WEST
WARREN, PA 16365-2414
(814) 773-7282

November 3, 2003

Mr. William Fry
1113 Carlock Drive
Erie, PA 16505

*RECEIVED
11/12/2003
Fry*

Dear Mr. Fry,

In further response to your inquiry, I have received the following information from HUD via telephone:

The questions that you posed in regard to the responsibilities and obligations of a "sub-servicer" can not be answered as presented. In other words, your questions can not be answered by HUD because there is no such thing as a "sub-servicer" as HUD does not recognize either "sub-servicer" or "sub-servicing" as being valid terms in relation to HUD insured mortgages.

Some information is available concerning your mortgage file. Your FHA case number is no longer on file so there is no FHA mortgage insurance, however, your mortgage information is still available through other means. The eligibility for the mortgage subsidy terminated at the time the foreclosure was initiated in 1992. First Investment Company is listed as the holder of the mortgage. Alliance Mortgage Company is listed as servicer. HUD records show a merger between First Investment and Alliance Mortgage.

We will inform you as soon as possible when we receive additional information from HUD.

Sincerely,

Gail Sherred
Gail Sherred
District Representative for
Phil English, MC, PA-03

EXHIBIT
2

SUB-SERVICING AGREEMENT

This Sub-Servicing Agreement ("Agreement") is entered into between Alliance Mortgage Company ("Alliance"), a Florida corporation, whose address is 4500 Salisbury Road, Jacksonville, Florida 32216 and First Investment Company ("Servicer"), a corporation organized under the laws of the state of Ohio, whose address is 4300 Broad Street, Columbus, Ohio 43213.

WITNESSETH:

WHEREAS, Servicer owns or will own certain Unsold Mortgages and owns or will own the servicing rights to certain Government National Mortgage Association, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation or Private Investor Loans;

WHEREAS, Servicer desires to contract with Alliance to sub-service the Mortgage Loans on behalf of Servicer;

WHEREAS, Alliance desires to undertake certain sub-servicing responsibilities in regard to the Mortgage Loans;

WHEREAS, Servicer and Alliance acknowledge and agree that Servicer is not assigning to Alliance its rights and obligations under the Servicing Agreements, but is merely delegating to Alliance certain duties as set forth in this Agreement;

WHEREAS, Servicer and Alliance have agreed upon the terms set forth herein;

NOW, THEREFORE, in consideration of the premises, the mutual covenants and promises contained herein, and other good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, the parties do hereby agree as follows:

ARTICLE I

DEFINITIONS

All words or phrases defined in this Article I (except as herein otherwise expressly provided or unless the context otherwise requires) shall, for the purposes of this Agreement, have the respective meanings specified in this Article.

1.1 Advances means any Corporate Advances made by Alliance.

EXHIBIT

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HUD Assistance Billings by Everhome Mortgage (f.k.a. Alliance Mortgage)

HUD Billing Date	No of Signed Forms	Name	Signed Title	Date	Monthly Summary Total (HUD form 93102)				
					No of Units		Assistance	Handling	Total
					A	B	Payment	Charge	Payment
01/01/00	2	Otto Regaldo	VP	12/17/99	381	373	68639.19	1086.00	69725.19
02/01/00	2	Pam Rothenberg	VP	01/20/00	359	351	67350.51	1038.00	68388.55
03/01/00	6	Pam Rothenberg	VP	02/28/00	365	336	66292.33	1044.00	67336.33
04/01/00	2	Dennis M Boyle	SVP	03/17/00	379	350	66828.59	1050.00	67878.59
05/01/00	2	Dennis M Boyle	SVP	04/18/00	454	447	60272.77	1038.00	61310.77
06/01/00	1	Dennis M Boyle	SVP	05/18/00	348	340	62295.91	978.00	63273.91
07/01/00	33	Dennis M Boyle	SVP	06/19/00	564	536	108076.26	1608.00	109684.26
08/01/00	2	Dennis M Boyle	SVP	07/18/00	497	447	86132.35	1341.00	87473.35
09/01/00	2	Dennis M Boyle	SVP	08/18/00	475	429	81758.28	1281.00	83039.28
10/01/00	2	Dennis M Boyle	SVP	09/18/00	461	453	82509.22	1239.00	83748.22
11/01/00	2	Dennis M Boyle	SVP	10/17/00	428	391	78476.30	1167.00	79643.28
12/01/00	2	Donna D Hughes	VP	11/17/00	421	382	79146.59	1146.00	80292.59
01/01/01	1	Donna D Hughes	VP	12/01/00	408	404	77535.03	1062.00	78597.03
02/01/01	1	Donna D Hughes	VP	01/17/01	381	379	72554.15	1056.00	73610.15
03/01/01	1	Donna D Hughes	VP	02/16/01	363	361	78073.81	1032.00	79105.81
04/01/01	1	Kathy Stephens		03/26/01	345	333	76026.88	1017.00	77043.88
05/01/01	55	Donna D Hughes	VP	04/17/01	375	368	76088.75	1002.00	77090.75
06/01/01	1	Donna D Hughes	VP	05/17/01	377	363	77931.88	1056.00	78987.88
07/01/01	1	Donna D Hughes	VP	06/18/01	375	369	77058.74	1047.00	78105.74
08/01/01	1	Dennis M Boyle	SVP	07/17/01	359	338	76747.97	1017.00	77764.97
09/01/01		missing							
10/01/01	1	Donna D Hughes	VP	09/17/01	348	328	74988.63	984.00	75972.63
11/01/01	1	Donna D Hughes	VP	10/17/01	350	325	73427.53	975.00	74402.53
12/01/01	1	Dennis M Boyle	SVP	11/16/01	340	313	71816.68	939.00	72755.68
01/01/02	1	No Sig. Page			328	304	70514.26	912.00	71426.26
02/01/02	1	Kathy Stephens	SSL	01/16/02	334	307	70050.91	921.00	70971.91
03/01/02	1	Alice Gronert		02/18/02	326	303	69582.93	909.00	70491.93
04/01/02	1	Larry Perry	SSL	03/18/02	322	298	70722.97	894.00	71616.97
05/01/02	1	Larry Perry	SSL	04/17/02	309	292	69088.48	876.00	69964.48
06/01/02	1	Larry Perry	SSL	05/16/02	313	289	69434.81	867.00	70301.81
07/01/02	1	Larry Perry	SSL	06/17/02	293	285	66651.12	855.00	67506.12
08/01/02	1	(unreadable)		07/17/02	291	307	66615.05	873.00	67488.05
09/01/02	1	Mary Grace Blair	MGR	08/16/02	285	279	64221.26	827.00	65058.26
10/01/02	1	Alice Gronert		09/17/02	288	277	64432.14	837.00	65269.14
11/01/02	1	Alice Gronert		10/16/02	274	266	60588.91	798.00	61386.91
12/01/02	1	Mary Grace Blair	MGR	11/18/02	273	262	62085.70	786.00	62871.70
01/01/03	1	Mary Grace Blair	MGR	12/16/02	267	256	60770.67	768.00	61538.67
02/01/03	1	Miss. Sig. Page			264	253	59909.99	759.00	60668.99
03/01/03	1	Mary Grace Blair	MGR	02/18/03	256	251	59813.99	759.00	60572.99
04/01/03	1	Mary Grace Blair	MGR	03/17/03	266	247	61011.00	741.00	61752.00
05/01/03	1	Mary Grace Blair	MGR	04/16/03	389	368	87670.68	1104.00	88774.68
06/01/03	1	No Sig. Page			500	483	110753.23	1455.00	112208.23
07/01/03	1	No Sig. Page			373	360	81648.19	1080.00	82728.19
08/01/03	1	No Sig. Page			368	351	84174.23	1053.00	85227.23
09/01/03	1	No Sig. Page			365	348	83841.53	1044.00	84885.53
10/01/03	37	Mary Grace Blair	MGR	09/17/03	349	338	81486.56	1014.00	82500.56
11/01/03	39	Mary Grace Blair	MGR	10/17/03	354	343	83031.87	1029.00	84060.87
12/01/03	2	Mary Grace Blair	MGR	11/17/03	357	334	81397.98	1002.00	82399.98
01/01/04	1	Alice Gronert		12/16/03	352	329	77510.35	993.00	78503.35
02/01/04	1	Alice Gronert		01/16/04	353	328	80252.51	990.00	81242.51
03/01/04	58	Mary Grace Blair	MGR	02/18/04	344	323	77302.41	969.00	78271.41
04/01/04	29	Mary Grace Blair	MGR	03/17/04	333	323	77849.04	969.00	78818.04
05/01/04	37	Mary Grace Blair	MGR	04/16/04	329	319	75425.87	954.00	76379.87
06/01/04	37	Alice Gronert	VP	05/17/04	329	371	75053.85	951.00	76004.85

EXHIBIT

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07/01/04	36	Alice Gronert	VP	06/16/04	325	313	71639.28	939.00	72598.28
08/01/04	44	Alice Gronert	VP	07/16/04	314	307	71586.12	921.00	72507.12
09/01/04	37	Alice Gronert	VP	08/17/04	316	314	74106.18	942.00	75048.18
10/01/04	38	Mary Grace Blair	MGR	09/16/04	324	314	71757.47	942.00	72699.47
11/01/04	40	Mary Grace Blair	MGR	10/19/04	322	308	72751.59	927.00	73678.59
12/01/04	39	Mary Grace Blair	MGR	11/17/04	317	308	73480.62	912.00	74392.62
01/01/05	35	Mary Grace Blair	MGR	12/30/99	293	294	70262.55	894.00	71156.55
02/01/05	38	Mary Grace Blair	MGR	01/18/05	299	290	67639.47	870.00	68509.47
03/01/05	42	Mary Grace Blair	MGR	02/17/05	298	286	70297.10	858.00	71155.10
04/01/05	26	Alice Gronert	VP	03/16/05	289	281	70756.13	843.00	71599.13
05/01/05	39	Mary G Abernath	AVP	04/18/05	285	278	67709.92	834.00	68543.92
06/01/05	37	Mary G Abernath	AVP	05/17/05	282	275	68183.16	825.00	69008.16
07/01/05	22	Mary G Abernath	AVP	06/16/05	279	275	66167.93	825.00	66992.93
08/01/05	28	Mary G Abernath	AVP	07/18/05	277	271	66526.39	813.00	67339.39
09/01/05	29	Dennis M Boyle	SVP	08/16/05	266	262	63602.63	786.00	64388.63
10/01/05	39	Mary G Abernath	AVP	09/16/05	266	259	62834.03	777.00	63611.03
11/01/05	33	Mary G Abernath	AVP	12/30/99	260	255	62404.28	765.00	63169.28
12/01/05	1	Mary G Abernath	AVP	11/17/05	265	250	62831.05	750.00	63581.05
01/01/06	32	Mary G Abernath	AVP	12/16/05	256	245	59646.59	725.00	60381.59
02/01/06	1	Mary G Abernath	AVP	01/17/06	253	241	59943.53	723.00	60666.53
03/01/06	1	Mary G Abernath	AVP	02/17/06	251	235	58974.98	705.00	59679.98
04/01/06	1	Mary G Abernath	AVP	03/16/06	245	234	58270.81	702.00	58972.81
05/01/06	1	Mary G Abernath	AVP	04/17/06	244	230	57569.37	690.00	58259.37
06/01/06		missing							

Totals: 1024

25463 24435 5471862.02 72160.00 5544062.04

Approximation calculations for 03/1997 to 10/2004

540 Actual 01/2000 to 10/2004

20216 19358 4232009.00 56936.00 4288975.00

442 Averaged 03/1997 to 12/1999

11390 10914 2447932.00 32266.00 2480232.00

982 Approximation totals

31606 30272 6679941.00 89202.00 6769207.00

Mortgagee's Certification and Application for Assistance or Interest Reduction Payments

U.S. Department of Housing
and Urban Development
Office of Housing
Federal Housing Commissioner

400102007
5

See the instructions on the back of the form. Shaded areas are for HUD use only.

OMB Approval No. 2502-0081 (exp. 1)

Payee (enter name, address and zip code of mortgagee or servicer)

ALLIANCE MORTGAGE COMPANY
Post Office Box 44040
ATTN: DONNA HUGHES 235 Department
Jacksonville, Florida 32232

Mortgagee Control Number

1212199

Mortgagee's Telephone Number
904 281-6156

Indicate type of payment applied for (check as many as are applicable)

- ☒ Assistance Payments under Section 235 (original program).
☒ Assistance Payments under Section 235 Revised.
☒ Assistance Payments under Section 235 (Recaptured).
☒ Assistance Payments under Section 235 Revised/Recapture/10.
☐ Interest Reduction Payments under Section 236.

Mortgagee Number
08411

Amounts Claimed cover all assistance or interest reduction payments to and including the payments due on the first day of:

(Month)

Jan

(Year)

00

Blk	Section of the Act	Number of Units *		Assistance Payment	Handling Charge	Total Payment
		A	B			
1	1. 235 (b) Original (I) (i)	86	81	\$ 6,418.72	\$ 243.00	\$ 6,661.72
	2. Adjustments	1	1	\$ 122.15	\$ 3.00	\$ 125.15
	3. Total	87	82	\$ 6,540.87	\$ 246.00	\$ 6,786.87
2	1. 235 Revised (see suffix codes listed on back)	190	188	\$ 36,441.09	\$ 564.00	\$ 37,005.09
	2. Adjustments	7	7	\$ 761.77	\$ 0	\$ 761.77
	3. Total	197	195	\$ 37,202.86	\$ 564.00	\$ 37,766.86
3	1. Recapture (see suffix codes listed on back)	93	92	\$ 24,148.29	\$ 276.00	\$ 24,424.29
	2. Adjustments	4	4	\$ 747.17	\$ 0	\$ 747.17
	3. Total	97	96	\$ 24,895.46	\$ 276.00	\$ 25,171.46
4	Summary Total (blocks 1, 2, and 3)	381	373	68,639.19	1086.00	69,725.19
5	1. 235 Revised/Recapture/10 (see suffix codes listed on back)			\$	\$	\$
	2. Adjustments			\$	\$	\$
	3. Total			\$	\$	\$
6	1. 236 **			\$		\$
	2. Adjustments			\$		\$
	3. Total			\$		\$

* Column A - show total units receiving assistance.

Column B - show total units billed, including billings for more than one month (column B X 3.00 should equal handling charges).

** On an attachment, show the FHA project number of each project included in this billing; the number of units in each project; the amount of payment for project; and, if the billing is for more than one month, show the number of months for which billing is made.

EXHIBIT

5

Previous editions are obsolete.

For sale by the Superintendent of Documents, U.S. Government Printing Office
Washington, DC 20402

Form HUD-93102
ref. handbook 4

Warning: Section 1001 of Title 18, U.S.C. Statements or entries generally. Whoever, in any manner within the jurisdiction of any department or agency United States knowingly and willfully falsifies, conceals or covers up by any trick, scheme, or device a material fact, or makes any false, fictitious or fraudulent statements or misrepresentations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined not more than \$10,000 or imprisoned not more than five years or both.

Instructions: Submit signed original and one (1) copy of the billing to:

U.S. Department of Housing and Urban Development
Office of Finance and Accounting
GPA - Subsidized Housing Programs Division
Attn.: Accounts Payable Section
Washington, D.C. 20410-3461

not later than the 20th of each month. Include assistance or interest reduction payments due on the first day of the following month. Do not include in the billing any assistance payments on behalf of any mortgagor if the required recertification, and applicable supporting documentation required by 24 CFR 235.350, have not been made pursuant to the requirements of such regulation.

The mortgagee control number (not to exceed of six digits), is to be the number contained in the mortgagee's records which will identify each separate billing. This is for cross reference and identification purposes. The check which the mortgagee receives for each billing will contain the number assigned to that billing by the mortgagee.

A. Block 1 - Original 235 Program - Show on line 1, the total assistance payments for: (1) mortgages insured under section 235(b) (prior to 1/5/76) (2) mortgages insured under section 235(j) and (3) mortgages insured under Section 235(i).

Block 2 - Revised 235 Program - Show on line 1, the total assistance payments for mortgages insured after 1/5/76: (1) mortgages with suffix codes 265, 365 and 565; (2) mortgages with suffix codes 255, 355, 555, 285, 385 and 585.

Block 3 - Revised 235 Program with Recapture - Show on line total assistance payments for mortgages insured after 5/27/81 with codes 266, 366 and 566 and mortgagees with suffix codes 256, 356, 556.

Block 4 - Show the summary total of blocks 1, 2, and 3.

Block 5 - 235 Revised/Recapture/10 Program - Show on line 1, the assistance payments for mortgagees with suffix codes 246, 346 and Submit a separate form HUD-93102 for this program which should be accompanied by form HUD-300 or its adaptation listing all FHA case numbers reflecting the amount of assistance billed, handling charge for each case and total amount. The total amount should agree with amount on the front of this form.

Block 6 - Identify interest rate reduction payments for multifamily mortgages insured under section 236(j). Submissions for section 236(j) billings are to be on a separate form HUD-93102 than submissions for section 235 billings.

B. Block 1,2,3,5 and 6 - Show on line 2 a total of all adjustments, if any accompanied by a detailed explanation on form HUD-300 or its appropriate adaptation.

C. Blocks 1,2,3,5 and 6 - Add lines 1 and 2 and place the total on line 3.

D. If the prior period adjustments result in a negative figure (refund), please deduct this amount from the current billing, if applicable, otherwise submit this form with your refund check with an appropriate explanation.

For Use by HUD, OFA

Reviewed by	Date	Approved by	Date

Remarks:

Certification: The undersigned hereby certifies that: (a) each assistance payment or interest reduction payment included in this billing has been calculated in accordance with the applicable provisions of the HUD regulations; (b) there are no amounts included in this billing on behalf of mortgagors where the required recertifications and documentation set forth in 24 CFR 235.350 have not been made within the time limitations and in the manner prescribed in such regulation; (c) the amount of this billing is true and correct and has not been previously claimed or paid; (d) credits, where applicable, for previous

payments made by HUD have been given; (e) supporting details record work sheets together with a copy of this billing are being held in the mortgagee's files; and (f) upon request of any authorized official of the Department of Housing and Urban Development or of the Comptroller General of the United States, it will furnish or make available for audit all aforementioned documents as required by the contract for assistance payments or interest reduction payments under Section 235 or 236 of the HUD regulations. Contract requirements are set forth in 24 CFR 235.201 et seq.

Signature and Title of Mortgagee or Servicer Official

Otto Regalado, Vice President

Date

12/17/99

Interest approximation for the period of March of 1997
from the implementation of the Sub-Servicing Agreement
through filing of suit in October of 2004

6679941.00 = subsidy estimate

89202.00 = handling charge estimate

Month	Subsidy/92	Accum	Int@7%yr	Accum	Handling/92	Accum	Int@7%yr	Accum
03/01/97	72608.00	72608.00	423.55	423.55	969.00	969.00	5.65	5.65
04/01/97	72608.00	145216.00	847.09	1270.64	969.00	1938.00	11.31	16.96
05/01/97	72608.00	217824.00	1270.64	2541.28	969.00	2907.00	16.96	33.92
06/01/97	72608.00	290432.00	1694.19	4235.47	969.00	3876.00	22.61	56.53
07/01/97	72608.00	363040.00	2117.73	6353.20	969.00	4845.00	28.26	84.79
08/01/97	72608.00	435648.00	2541.28	8894.48	969.00	5814.00	33.92	118.70
09/01/97	72608.00	508256.00	2964.83	11859.31	969.00	6783.00	39.57	158.27
10/01/97	72608.00	580864.00	3388.37	15247.68	969.00	7752.00	45.22	203.49
11/01/97	72608.00	653472.00	3811.92	19059.60	969.00	8721.00	50.87	254.36
12/01/97	72608.00	726080.00	4235.47	23295.07	969.00	9690.00	56.53	310.89
01/01/98	72608.00	798688.00	4659.01	27954.08	969.00	10659.00	62.18	373.07
02/01/98	72608.00	871296.00	5082.56	33036.64	969.00	11628.00	67.83	440.90
03/01/98	72608.00	943904.00	5506.11	38542.75	969.00	12597.00	73.48	514.38
04/01/98	72608.00	1016512.00	5929.65	44472.40	969.00	13566.00	79.14	593.51
05/01/98	72608.00	1089120.00	6353.20	50825.60	969.00	14535.00	84.79	678.30
06/01/98	72608.00	1161728.00	6776.75	57602.35	969.00	15504.00	90.44	768.74
07/01/98	72608.00	1234336.00	7200.29	64802.64	969.00	16473.00	96.09	864.83
08/01/98	72608.00	1306944.00	7623.84	72426.48	969.00	17442.00	101.75	966.58
09/01/98	72608.00	1379552.00	8047.39	80473.87	969.00	18411.00	107.40	1073.98
10/01/98	72608.00	1452160.00	8470.93	88944.80	969.00	19380.00	113.05	1187.03
11/01/98	72608.00	1524768.00	8894.48	97839.28	969.00	20349.00	118.70	1305.73
12/01/98	72608.00	1597376.00	9318.03	107157.31	969.00	21318.00	124.36	1430.08
01/01/99	72608.00	1669984.00	9741.57	116898.88	969.00	22287.00	130.01	1560.09
02/01/99	72608.00	1742592.00	10165.12	127064.00	969.00	23256.00	135.66	1695.75
03/01/99	72608.00	1815200.00	10588.67	137652.67	969.00	24225.00	141.31	1837.06
04/01/99	72608.00	1887808.00	11012.21	148664.88	969.00	25194.00	146.97	1984.03
05/01/99	72608.00	1960416.00	11435.76	160100.64	969.00	26163.00	152.62	2136.65
06/01/99	72608.00	2033024.00	11859.31	171959.95	969.00	27132.00	158.27	2294.92
07/01/99	72608.00	2105632.00	12282.85	184242.80	969.00	28101.00	163.92	2458.84
08/01/99	72608.00	2178240.00	12706.40	196949.20	969.00	29070.00	169.58	2628.41
09/01/99	72608.00	2250848.00	13129.95	210079.15	969.00	30039.00	175.23	2803.64
10/01/99	72608.00	2323456.00	13553.49	223632.64	969.00	31008.00	180.88	2984.52
11/01/99	72608.00	2396064.00	13977.04	237609.68	969.00	31977.00	186.53	3171.05
12/01/99	72608.00	2468672.00	14400.59	252010.27	969.00	32946.00	192.19	3363.24
01/01/00	72608.00	2541280.00	14824.13	266834.40	969.00	33915.00	197.84	3561.08
02/01/00	72608.00	2613888.00	15247.68	282082.08	969.00	34884.00	203.49	3764.57
03/01/00	72608.00	2686496.00	15671.23	297753.31	969.00	35853.00	209.14	3973.71
04/01/00	72608.00	2759104.00	16094.77	313848.08	969.00	36822.00	214.80	4188.50
05/01/00	72608.00	2831712.00	16518.32	330366.40	969.00	37791.00	220.45	4408.95
06/01/00	72608.00	2904320.00	16941.87	347308.27	969.00	38760.00	226.10	4635.05
07/01/00	72608.00	2976928.00	17365.41	364673.68	969.00	39729.00	231.75	4866.80
08/01/00	72608.00	3049536.00	17788.96	382462.64	969.00	40698.00	237.41	5104.21
09/01/00	72608.00	3122144.00	18212.51	400675.15	969.00	41667.00	243.06	5347.27
10/01/00	72608.00	3194752.00	18636.05	419311.20	969.00	42636.00	248.71	5595.98
11/01/00	72608.00	3267360.00	19059.60	438370.80	969.00	43605.00	254.36	5850.34
12/01/00	72608.00	3339968.00	19483.15	457853.95	969.00	44574.00	260.02	6110.35
01/01/01	72608.00	3412576.00	19906.69	477760.64	969.00	45543.00	265.67	6376.02
02/01/01	72608.00	3485184.00	20330.24	498090.88	969.00	46512.00	271.32	6647.34
03/01/01	72608.00	3557792.00	20753.79	518844.67	969.00	47481.00	276.97	6924.31
04/01/01	72608.00	3630400.00	21177.33	540022.00	969.00	48450.00	282.63	7206.94
05/01/01	72608.00	3703008.00	21600.88	561622.88	969.00	49419.00	288.28	7495.22
06/01/01	72608.00	3775616.00	22024.43	583647.31	969.00	50388.00	293.93	7789.15

EXHIBIT

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07/01/01	72608.00	3848224.00	22447.97	606095.28	969.00	51357.00	299.58	8088.73
08/01/01	72608.00	3920832.00	22871.52	628966.80	969.00	52326.00	305.24	8393.96
09/01/01	72608.00	3993440.00	23295.07	652261.87	969.00	53295.00	310.89	8704.85
10/01/01	72608.00	4066048.00	23718.61	675980.48	969.00	54264.00	316.54	9021.39
11/01/01	72608.00	4138656.00	24142.16	700122.64	969.00	55233.00	322.19	9343.58
12/01/01	72608.00	4211264.00	24565.71	724688.35	969.00	56202.00	327.85	9671.43
01/01/02	72608.00	4283872.00	24989.25	749677.60	969.00	57171.00	333.50	10004.93
02/01/02	72608.00	4356480.00	25412.80	775090.40	969.00	58140.00	339.15	10344.08
03/01/02	72608.00	4429088.00	25836.35	800926.75	969.00	59109.00	344.80	10688.88
04/01/02	72608.00	4501696.00	26259.89	827186.64	969.00	60078.00	350.46	11039.33
05/01/02	72608.00	4574304.00	26683.44	853870.08	969.00	61047.00	356.11	11395.44
06/01/02	72608.00	4646912.00	27106.99	880977.07	969.00	62016.00	361.76	11757.20
07/01/02	72608.00	4719520.00	27530.53	908507.60	969.00	62985.00	367.41	12124.61
08/01/02	72608.00	4792128.00	27954.08	936461.68	969.00	63954.00	373.07	12497.68
09/01/02	72608.00	4864736.00	28377.63	964839.31	969.00	64923.00	378.72	12876.40
10/01/02	72608.00	4937344.00	28801.17	993640.48	969.00	65892.00	384.37	13260.77
11/01/02	72608.00	5009952.00	29224.72	1022865.20	969.00	66861.00	390.02	13650.79
12/01/02	72608.00	5082560.00	29648.27	1052513.47	969.00	67830.00	395.68	14046.46
01/01/03	72608.00	5155168.00	30071.81	1082585.28	969.00	68799.00	401.33	14447.79
02/01/03	72608.00	5227776.00	30495.36	1113080.64	969.00	69768.00	406.98	14854.77
03/01/03	72608.00	5300384.00	30918.91	1143999.55	969.00	70737.00	412.63	15267.40
04/01/03	72608.00	5372992.00	31342.45	1175342.00	969.00	71706.00	418.29	15685.69
05/01/03	72608.00	5445600.00	31766.00	1207108.00	969.00	72675.00	423.94	16109.63
06/01/03	72608.00	5518208.00	32189.55	1239297.55	969.00	73644.00	429.59	16539.22
07/01/03	72608.00	5590816.00	32613.09	1271910.64	969.00	74613.00	435.24	16974.46
08/01/03	72608.00	5663424.00	33036.64	1304947.28	969.00	75582.00	440.90	17415.35
09/01/03	72608.00	5736032.00	33460.19	1338407.47	969.00	76551.00	446.55	17861.90
10/01/03	72608.00	5808640.00	33883.73	1372291.20	969.00	77520.00	452.20	18314.10
11/01/03	72608.00	5881248.00	34307.28	1406598.48	969.00	78489.00	457.85	18771.95
12/01/03	72608.00	5953856.00	34730.83	1441329.31	969.00	79458.00	463.51	19235.46
01/01/04	72608.00	6026464.00	35154.37	1476483.68	969.00	80427.00	469.16	19704.62
02/01/04	72608.00	6099072.00	35577.92	1512061.60	969.00	81396.00	474.81	20179.43
03/01/04	72608.00	6171680.00	36001.47	1548063.07	969.00	82365.00	480.46	20659.89
04/01/04	72608.00	6244288.00	36425.01	1584488.08	969.00	83334.00	486.12	21146.00
05/01/04	72608.00	6316896.00	36848.56	1621336.64	969.00	84303.00	491.77	21637.77
06/01/04	72608.00	6389504.00	37272.11	1658608.75	969.00	85272.00	497.42	22135.19
07/01/04	72608.00	6462112.00	37695.65	1696304.40	969.00	86241.00	503.07	22638.26
08/01/04	72608.00	6534720.00	38119.20	1734423.60	969.00	87210.00	508.73	23146.99
09/01/04	72608.00	6607328.00	38542.75	1772966.35	969.00	88179.00	514.38	23661.37
10/01/04	72608.00	6679936.00	38966.29	1811932.64	969.00	89148.00	520.03	24181.40
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Damage=				8491868.64				113329.40
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